

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)  
TB-529-C

Eisenberg Gold & Agrawal, P.C.  
William E. Craig, Esquire  
1040 Kings Highway North #200  
Cherry Hill, NJ 08034  
Attorney for Truist Bank



Order Filed on March 20, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 23-17261

Adv. No.

Hearing Date: 2-11-25

Judge: (JNP)

In Re:

HAYDEE VELAZQUEZ

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: March 20, 2025**

A handwritten signature in black ink, appearing to read "J. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Haydee Velazquez

Case No: 23-17261

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for Truist Bank (“Truist”), with the appearance of Edward Jacob Gruber, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Truist is the holder of a first purchase money security interest encumbering a 2019 Volkswagen Jetta bearing vehicle identification number 3VWE57BU5KM089481.**
- 2. That the Debtor’s account with Truist has arrears through January 2025 in the amount of \$2,834.10,**
- 3. That the Debtor is to cure the arrears set forth in paragraph two (2) above through her Chapter 13 Plan.**
- 4. That commencing February 2025, if the Debtor fails to make any payment to Truist within thirty (30) days after it falls due, Truist shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Truist Bank must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Truist shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 6. That the Debtor is to pay a counsel fee of \$549.00 to Truist Bank through her Chapter 13 Plan.**

In re:  
Haydee Velazquez  
Debtor

Case No. 23-17261-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 20, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:

Recip ID	Recipient Name and Address
db	Haydee Velazquez, 945 Chestnut Ave, Woodbury, NJ 08097-1609

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Brian E Caine	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor Freedom Mortgage Corporation bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Edward Jacob Gruber	on behalf of Debtor Haydee Velazquez help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Mar 20, 2025

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Truist Bank wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8